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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Shlomo Nahmias

Invention: METHOD OF PROVIDING A CREDIT CARD DRIVEN TUITION INCENTIVE

AWARDS PROGRAM

Agent's Doc. No.: NAHS10A

Paper Number:

attached to application,

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Attached hereto is Form PTO-1449 listing documents believed relevant to the subject application. It is respectfully requested that these documents be considered by the examiner and an initial copy of the form(s) be returned to the undersigned.

A best copy of each document in agent's possession is enclosed, some documents may have marking thereon. No significance is meant to be attached to the markings.

The relevance of the documents is as indicated in the background portion of the specification.

There is no serial number or filing date because the information disclosure statement is being submitted with the application.

This disclosure statement should not be construed as a representation that a search has been made or that no other material information as defined in C.F.R. sec. 1.56(a) exists.

It is believed that this disclosure complies with the requirements of 37 C.F.R. secs. 1.56, 1.97, and 1.98 and the Manual of Patenting Examining Procedure sec. 609. If for some reason the examiner considers otherwise, it is respectfully requested that the undersign be called so that any deficiencies can be remedied. Respectfully submitted

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Date: Feb 11, 2001

Paper No.: Filed with application Agt. Doc. No.: NAHS10A